

IN RE:

PAMMIE LYNN KRUPAR

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23389 JAD

Chapter 13

Document No.: 91

FILED

6/18/25 12:02 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPa

## ORDER OF COURT

AND NOW, this 18th day of June, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
 U.S. BANKRUPTCY JUDGE jsf

In re:  
Pammie Lynn Krupar  
Debtor

Case No. 19-23389-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 18, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:**

Recip ID	Recipient Name and Address
db	+ Pammie Lynn Krupar, 357 Valley Street, Mc Donald, PA 15057-1009
cr	+ 21st Mortgage Corporation, Gross McGinley LLP, 33 South 7th Street, Allentown, PA 18101-2436
15112760	21st Mortgage Corporation, C/O Gross McGinley, LLP, Attn: Thomas A. Capehart, Esq., 33 S. 7th Street, P.O. Box 4060, Allentown, PA 18105-4060
15112765	+ Citibank, N.A., as Trustee for CMLTI, Asset Trust, 388 Greenwich Street, 14th Floor, New York, NY 10013-2362
15112767	Drivetime Carsales Company, LLC, D/B/A Drivetime McKnight, 7211 McKnight Road, Pittsburgh, PA 15237-3509
15112768	+ Dwight Hoover, 347 Valley Street, Mc Donald, PA 15057-1002
15112770	+ Jason Krupar, 357 Valley Street, Mc Donald, PA 15057-1009
15112777	+ Waste Management, 1001 Fannin Street, Houston, TX 77002-6717

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 19 2025 01:08:24	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Jun 19 2025 00:38:00	Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ Email/Text: blegal@phfa.org	Jun 19 2025 00:38:00	Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
15125700	Email/Text: ebn@21stmortgage.com	Jun 19 2025 00:38:00	21st Mortgage Corporation, P.O. Box 477, Knoxville, TN 37901
15112761	Email/Text: ebn@21stmortgage.com	Jun 19 2025 00:38:00	21st Mortgage Corporation, 620 Market Street, Suite 100, Knoxville, TN 37902
15112759	Email/Text: ebn@21stmortgage.com	Jun 19 2025 00:38:00	21st Mortgage Corporation, Attn: Customer Inquiries, 620 Market Street, Knoxville, TN 37902
15112762	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 19 2025 00:39:00	Bridgecrest, P.O. Box 53087, Phoenix, AZ 85072-3087
15112763	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 19 2025 00:39:00	Bridgecrest, 7300 East Hampton Avenue, Mesa, AZ 85209-3324
15112764	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 19 2025 00:39:00	Bridgecrest, Customer Care, 7300 E. Hampton Avenue, Suite 101, Mesa, AZ 85209-3324
15145831	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 19 2025 00:39:00	Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018
15131750	^ MEBN	Jun 19 2025 00:24:10	Citibank, N.A., as trustee for CMLTI Asset Trust, P.O. Box 814609, Dallas, TX 75381-4609
15112766	+ Email/Text: documentfiling@lciinc.com	Jun 19 2025 00:37:00	Comcast, Attn: Legal Department, 1701 John F.

District/off: 0315-2

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Page 2 of 3

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			Kennedy Blvd., Philadelphia, PA 19103-2899
15112769	Email/Text: ECF@fayservicing.com	Jun 19 2025 00:37:00	Fay Servicing, P.O. Box 809441, Chicago, IL 60680
15123982	Email/PDF: resurgentbknotifications@resurgent.com	Jun 19 2025 01:09:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15127402	+ Email/PDF: cbp@omf.com	Jun 19 2025 01:08:21	OneMain, PO Box 3251, Evansville, IN 47731-3251
15112771	+ Email/PDF: cbp@omf.com	Jun 19 2025 01:08:21	OneMain Financial, Attn: Bankruptcy, 601 NW 2nd Street #300, Evansville, IN 47708-1013
15154345	Email/Text: blegal@phfa.org	Jun 19 2025 00:38:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
15117257	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 19 2025 00:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15112772	+ Email/Text: blegal@phfa.org	Jun 19 2025 00:38:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
15112773	^ MEBN	Jun 19 2025 00:23:35	Receivable Management Services, LLC, Attn: Bankruptcy, 240 Emery Street, Bethlehem, PA 18015-1980
15112774	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 19 2025 01:46:46	Regional Acceptance Corporation, P.O. Box 580075, Charlotte, NC 28258-0075
15112775	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 19 2025 00:38:00	Santander Consumer USA, Attn: Bankruptcy, 10-64-38-FD7, 601 Penn Street, Reading, PA 19601-3544
15123859	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 19 2025 00:38:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
15112776	+ Email/Text: bankruptcy@sw-credit.com	Jun 19 2025 00:38:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
15146002	Email/PDF: ebn_ais@aisinfo.com	Jun 19 2025 01:31:13	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citibank, N.A., as trustee for CMLTI Asset Trust
cr	*+	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 3 of 3

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
Daniel J. Boger	on behalf of Debtor Pammie Lynn Krupar dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Daniel J. Boger	on behalf of Plaintiff Pammie Lynn Krupar dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Denise Carlon	on behalf of Creditor Citibank N.A., as trustee for CMLTI Asset Trust dcarlon@kmlawgroup.com
Jeffrey Wayne Ross	on behalf of Debtor Pammie Lynn Krupar jross@shepleylaw.com bk@shepleylaw.com
Kellie Rahl-Heffner	on behalf of Creditor 21st Mortgage Corporation krahle-heffner@grossmcginley.com jkacsur@grossmcginley.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program (PHFA-HEMAP) lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8